

**SAMUEL I. WHITE, P.C.**

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March 3, 2011

Martiza E. Hernandez  
4373 Vauxhall Road  
Richmond, VA 23234

RE: Creditor: FNBN, I, LLC  
Case #: 10-32590-KRH  
Our File #: 93-000973-11

This letter serves as fourteen (14) days Notice to advise you that you are in default of the Bankruptcy Order entered February 17, 2011. The amount necessary to reinstate the subject loan is \$3,027.16, with a breakdown as follows:

<b>1 Agreed Order Payment @ \$1,513.58*</b>	<b>\$1,513.58</b>
<b>1 monthly payment (3/1/2011) @ \$1,513.58/month</b>	<b>\$1,513.58</b>
<b>Total</b>	<b>\$3,027.16</b>

**\*To date, the lender has not received Money Order 18684212310 dated 2/10/11 in the amount of \$1,000.00 or Money Order 18684212321 dated 2/10/11 in the amount of \$513.58.**

Payment of this amount **MUST BE PAID IN CERTIFIED FUNDS** and be received no later than fourteen (14) days from the date of this letter, with **CERTIFIED FUNDS** payable to **FNBN, I, LLC**, and sent to **Eric David White, Esquire, Samuel I. White, P. C., 1804 Staples Mill Road, Suite 200, Richmond, Virginia 23230.**

Alternatively, you may file an objection with the Court stating that (i) no default exists or (ii) any other reason why an Order granting relief from the automatic stay should not be entered.

Unless payment or an objection is received within fourteen (14) days of the date of this letter, a Certificate of Default will be filed with the Court and an Order Terminating Stay will be submitted to the Court for entry.

**Please further note, in the event funds are tendered pursuant to this Notice of Default which fail to clear the financial institution, such funds shall not constitute a cure.**

Sincerely,

**SAMUEL I. WHITE, P. C.**  
**/s/ ERIC DAVID WHITE**  
Attorney at Law

**NOTICE**

Pursuant to the Federal Fair Debt Collection Practices Act, we advise you that Samuel I. White, P.C., Counsel for the Plaintiff, is a debt collector, attempting to collect the indebtedness referred to herein, and any information we obtain from you will be used for that purpose.

/mtf  
cc: Yvonne Cochran, Esquire